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**JAN 23 2005**

Mr Alain L Bashore  
Examiner  
Art Unit 3624  
USPTO

FAX: 703-872-9306

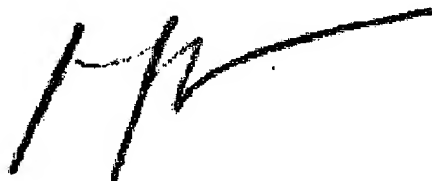
RE: RESPONSE FOR ACTION LETTER MAILED 10 JAN 2005 FOR  
APPLICATION 09/923311

Dear Sir,

Total pages of this facsimile including this cover page is 36

Thank you

Yours truly,



Khai Hee KWAN

Dated 23 Jan 2005

I hereby certified that I fax this document on the 23 Jan 2005

*missing p. 12  
pp. 8-36*

Application number: 09/923,311

Art Unit: 3624

Applicant: Khai Hee Kwan

Examiner: Alain L Bashore.

Title: A computer network method for conducting payment over a network by debiting and crediting utilities accounts

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents  
Virginia 22313-1450

Sir:

The examiner in his Action letter mailed 10 Jan 2005 asserted the following at page 2 :

The reply filed on 10-24-04 and 10-26-04 are not fully responsive ( taken as a whole) to the prior office action because of the following omission(s) or matter(s) :

A separate paper listing all the claims ( a 'clean' copy of the claims) is required without underling and brackets (after each claim number). The rules now in effect no longer require the submission of a marked up copy of the claims.

Our Remark to Action letter mailed 10 Jan 2005.

We apologize for the inconvenience. Two replies were send because of transmission problem. To expedite this prosecution, we hereby submit the entirety of the previous reply including the clean copy of the claims as per above. To avoid confusion we hereby submit that this reply version supersedes the previous submissions in their entirety.

Please note that we have also taken the opportunity to better organize our rebuttal as detailed. Without conceding the validity of the examiner's arguments and to expedite

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**Application number:** 09/923,311**Art Unit:** 3624**Applicant:** Khai Hee Kwan**Examiner:** Alain L Bashore.**Title:** A computer network method for conducting payment over a network by debiting and crediting utilities accounts

prosecution of the application, we have also included a section entitled "Explanation to Our Amendments" to better explain the current amendments in view of the prior arts. In part, we have included this to avoid any possible informalities objection for non proper response which will only delay this prosecution. Our earlier two submissions dealt entirely with attacking the examiner's prima facie evidence.

The following pages comprise our response to the Action Letter mailed 28 July 2004, including Declaration, Markup copy and Clean copy. We submit this would satisfy ALL informality issues.